PRIMARY PROGRAM

Residential Facilities

Miscellaneous professional and general liability coverage for a wide range of adult and elderly residential facilities.

LIMITS UP TO	MINIMUM DEDUCTIBLE	MINIMUM PREMIUM
$2 million / $6 million	**$1,000**	**$2,250**
Professional and general liability	$2,500 quoted as standard	Per policy

✓ **Two decades in this class, and a service team behind it.** Underwriting sits with the specialist; clearance, issuance, endorsements and billing go to the service team — so underwriting and servicing don’t compete.

PRODUCT HIGHLIGHTS

- Professional Liability offered on a claims-made basis
- General Liability offered on a claims-made or occurrence basis
- Coverage through an A.M. Best “A” rated international specialty insurer
- Dual towers — separate Professional Liability and General Liability limits, with the option for a shared limit for a credit
- Separate limits per location available upon request
- Employees automatically included in the definition of Insured
- Independent contractors, volunteers and students can be included upon request

COVERAGE ENHANCEMENTS AVAILABLE

- Sexual Misconduct sub-limit — up to $1 million / $3 million
- Employee Benefits Liability — up to $1 million / $3 million
- Hired and Non-Owned Auto sub-limit — up to $1 million / $3 million
- Health Insurance Portability and Accountability Act sub-limit — up to $250,000
- Privacy Reimbursement sub-limit — up to $50,000
- Theft coverage sub-limit — up to $100,000
- Defense Outside the Limits — up to $1 million
- Evacuation Expenses sub-limit — up to $50,000
- Disciplinary Proceeding sub-limit — up to $25,000
- Legal and Media Event Expense sub-limit — up to $50,000
- First Dollar Defense
- Punitive Damages, where insurable

Applications are available at graysonunderwriting.com or on request.

Grayson works exclusively with appointed wholesale brokers.

Grayson Underwriting, LLC is a Texas Limited Liability Company. Grayson Insurance Services in California, Nevada, New York and Utah only — California License #6017477. Eligibility is subject to underwriting review; this list is not a binder or an offer to insure.

PRIMARY PROGRAM

Eligible and Ineligible Risks

ELIGIBLE RISKS

- Adult group homes (developmentally disabled and/or mentally ill)
- Assisted living facilities
- Halfway houses and sober living homes (adults only)
- Independent living facilities
- Residential hospices
- Residential mental health and substance abuse facilities, with or without detox
- Transitional living (adults only)

INELIGIBLE RISKS

- Youth residential facilities
- Nursing homes and skilled residential nursing facilities
- Hospitals
- Residential facilities for ex-offenders

INELIGIBLE TERRITORIES

All residential

- Alaska
- Hawaii

Assisted living for the elderly only

- Alaska
- Hawaii
- New Mexico
- Los Angeles, Orange, Riverside, San Bernardino and Sacramento counties in California
- Cook, Lake, St Clair, McHenry, Madison and Will counties in Illinois

> Certain counties in Florida are capped at lower limits of $100,000 / $300,000 only.

PROGRAM SUMMARY

Limits up to	$2 million / $6 million
Minimum deductible	$1,000 — $2,500 quoted as standard
Minimum premium	$2,250 per policy
Form	Professional Liability on a claims-made basis; General Liability on a claims-made or occurrence basis
Limit structure	Dual towers — separate Professional Liability and General Liability limits, with the option for a shared limit for a credit
Paper	A.M. Best “A” rated international specialty insurer
Availability	All states except Alaska and Hawaii; further restrictions apply to assisted living for the elderly
Excess	Follow-form excess available up to $5 million, supported or unsupported
Distribution	Appointed wholesale brokers only

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